

In re:
Alfred Karbar
Debtor

Case No. 19-14519-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 19, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2024:

Recip ID	Recipient Name and Address
db	+ Alfred Karbar, 4256 Carteret Drive, Philadelphia, PA 19114-2114
14909624	+ Diana M. Dixon, Esq., PO Box 8333, Wayne, PA 19087-8333
14616656	+ PennyMac Loan Services, LLC, c/o Rebecca Solarz, Esq., 701 Market St., Ste 5000, Philadelphia, PA 19106-1541
14376455	Pennymac Loan Services, LLC, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14377689	+ Pennymac Loan Services, LLC, C/O THOMAS YOUNG.HAE SONG, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd., Ste. 1400, Philadelphia, PA 19103-1814
14370629	+ Philadelphia Federal Credit Union, C/O JASON BRETT SCHWARTZ, Mester & Schwartz, P.C., 1333 Race Street, Philadelphia, PA 19107-1556

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 19 2024 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 19 2024 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14358917	Email/PDF: bncnotices@becket-lee.com	Sep 20 2024 00:07:45	American Express, PO Box 981535, El Paso, TX 79998-1535
14384287	Email/PDF: bncnotices@becket-lee.com	Sep 20 2024 00:06:32	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14358918	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 19 2024 23:57:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
14358919	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 19 2024 23:57:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14383820	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 19 2024 23:58:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14358920	Email/Text: BarclaysBankDelaware@tsico.com	Sep 19 2024 23:58:00	Card Services, PO Box 8801, Wilmington, DE 19899-8801
14358921	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 20 2024 00:07:30	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
14358922	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 19 2024 23:58:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14358923	Email/Text: mrdiscen@discover.com	Sep 19 2024 23:57:00	Discover Financial Services, PO Box 30943, Salt Lake City, UT 84130-0943
14362887	Email/Text: mrdiscen@discover.com	Sep 19 2024 23:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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14358924	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 20 2024 00:19:58	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
14388114	Email/PDF: resurgentbknofications@resurgent.com	Sep 20 2024 00:07:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14358925	+ Email/Text: Documentfiling@lciinc.com	Sep 19 2024 23:58:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14395057	+ Email/PDF: ebnotices@pnmac.com	Sep 20 2024 00:07:37	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
14616217	^ MEBN	Sep 19 2024 23:55:31	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14358927	Email/Text: CollectionsDept@PFCU.COM	Sep 19 2024 23:58:00	Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154
14393994	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 20 2024 00:06:35	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14358926	Email/PDF: ebnotices@pnmac.com	Sep 20 2024 00:07:10	PennyMac, ATN: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
14374019	^ MEBN	Sep 19 2024 23:55:21	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14390214	Email/Text: bnc-quantum@quantum3group.com	Sep 19 2024 23:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14909625	*+	Diana M. Dixon, Esq., PO Box 8333, Wayne, PA 19087-8333
14476712	*+	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
14358928	*P++	PHILADELPHIA FEDERAL CREDIT UNION, ATTN BONNIE, 12800 TOWNSEND RD, PHILADELPHIA PA 19154-1095, address filed with court:, Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

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DENISE ELIZABETH CARLON

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

DIANA M. DIXON

on behalf of Debtor Alfred Karbar dianamdixonesq@gmail.com

JASON BRETT SCHWARTZ

on behalf of Creditor Philadelphia Federal Credit Union bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com

JEROME B. BLANK

on behalf of Creditor Pennymac Loan Services LLC jblank@pincuslaw.com, mmorris@pincuslaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

THOMAS SONG

on behalf of Creditor Pennymac Loan Services LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Alfred Karbar)	Case No. 19-14519-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 19, 2024

For The Court

Timothy B. McGrath
Clerk of Court